



Order Filed on September 11, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

**STRAFFI & STRAFFI**

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Attorney for Debtor(s)

In Re:

Dadetto, Jr., Michael  
Debtor(s).

Case No.: 19-14380

Adv. No.:

Hearing Date: October 2, 2019 @ 9:00 am

Judge: Christine M. Gravelle

### ORDER AUTHORIZING LOAN MODIFICATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through n/a is  
hereby **ORDERED**.

**DATED: September 11, 2019**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Dadetto, Jr., Michael

Case No: 19-14380/CMG

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**ORDER AUTHORIZING LOAN MODIFICATION AGREEMENT**

**THIS MATTER** having come before the Court upon the motion of the Debtor Authorizing Loan Modification Agreement as hereinafter set forth, and for good cause shown; it is hereby

**ORDERED** as follows:

1. The debtor's application to enter into a Loan Modification is hereby approved.
2. That communications and/or negotiations between the Debtor and M & T Bank regarding the Loan Modification shall not be deemed a violation of the automatic stay.
3. That the Order Approving Loan Modification Agreement shall be deemed effective as of the date Debtor filed his application.
4. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within ninety (90) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
5. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within ninety (90) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
6. Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

**FURTHER ORDERED** that the movant shall serve a copy of this Order on all parties in interest within 5 days of the date hereof.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Michael Dadetto  
Debtor

Case No. 19-14380-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

db Michael Dadetto, 207 Laurel Blvd, Lanoka Harbor, NJ 08734-2425

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian E Caine on behalf of Creditor M&T BANK bcaine@parkermmcay.com,  
BKcourtnotices@parkermmcay.com  
Daniel E. Straffi on behalf of Debtor Michael Dadetto bkclient@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com  
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor M&T Bank kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6